

January 2005

**COMMONWEALTH OF KENTUCKY  
OFFICE OF INSURANCE**

*Suggested Study Material  
Life and Health Consultant Examination*

**LIFE AND HEALTH:**

- \* **Principles of Risk Management and Insurance**, George E. Rejda, 9th Edition. Addison-Wesley Educational Publishers, Inc. 2004. Chapters 1-3, 16-24, 28.
  
- \*\* **Kentucky Insurance Laws and Regulations**, 2002 Edition.  
This edition contains the Kentucky Insurance Code as amended by the 2004 General Assembly. A list of specific subtitles and statutes that are of particular relevance to consultants licensed for life and health is attached.
  
- \* This book may be ordered through the Eastern Kentucky University Bookstore at 859-622-2696. It takes approximately 2-3 weeks to receive the book from the University bookstore.
  
- \*\* This book may be obtained from the Kentucky Office of Insurance, PO Box 517, 215 West Main St., Frankfort, KY 40602. The cost is \$36.50. Make checks payable to the Kentucky State Treasurer. (Kentucky Insurance Laws and Regulations are also available at: <http://doi.ppr.ky.gov>).

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**Relevant Subtitles and Statutes in Kentucky Insurance Laws & Regulations**

Subtitle 5	Kinds of Insurance KRS 304.5-010 thru KRS 304.5-130			
Subtitle 9	Agents, Consultants, Solicitors and Adjusters			
	KRS 304.9-010	KRS 304.9-020	KRS 304.9-030	KRS 304.9-040
	KRS 304.9-080	KRS 304.9-090	KRS 304.9-120	KRS 304.9-150 thru 9-210
	KRS 304.9-250	KRS 304.9-260	KRS 304.9-295	KRS 304.9-421
	KRS 304.9-320 thru 9-370		KRS 304.9-390	
	KRS 304.9-425		KRS 304.9-440 thru 9-467	
<b>Kentucky Administrative Regulations:</b>				
	806 KAR 9:020	806 KAR 9:070	806 KAR 9:210	806 KAR 9:220
	806 KAR 12:010			
Subtitle 11	Unauthorized Insurers; Prohibitions and Process			
Subtitle 12	Trade Practices and Frauds			
	KRS 304.12-010	KRS 304.12-020	KRS 304.12-040	
	KRS 304.12-060	KRS 304.12-090	KRS 304.12-100	
	KRS 304.12-110	KRS 304.12-130	KRS 304.12-190	

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Subtitle 14 The Insurance Contract

Subtitle 17 Health Insurance Contracts

Subtitle 17A Health Benefit Plans

Subtitle 17B Kentucky Access

Subtitle 18 Group and Blanket Health Insurance

Subtitle 47 Insurance Fraud

Plus, special attention should be given to these specific statutes in other Subtitles of KRS 304:

KRS 304.2-100	KRS 304.2-120	KRS 304.2-140
KRS 304.9-160	KRS 304.2-220	KRS 304.2-230
KRS 304.2-310	KRS 304.2-340	KRS 304.2-360
KRS 304.2-370	KRS 304.99-010	KRS 304.99-020
KRS 304.99-025	KRS 304.99-100	806 KAR 47:020

In addition, **Life and Health Consultants** should review and study the following Subtitles and statutes:

Subtitle 12 Trade Practices and Frauds

KRS 304.12-030 (Replacement life insurance; “twisting” prohibited)

806 KAR 12:060 thru 12:080

Subtitle 15 Life Insurance and Annuity Contracts

Subtitle 16 Group Life Insurance

Subtitle 32 Nonprofit Health Service Corporations

KRS 304.32-300 through 32-330 (Self-Insured Private Employer Group Health Plans obligations)

Subtitle 38 Health Maintenance Organizations

Subtitle 99 Penalties

KRS 304.99-070